

CLAIMS

We claim:

1. A method for processing insurance claims comprising:
analyzing text associated with an insurance claim to extract data elements related to the insurance claim's subrogation potential;
assigning a score to each of the data elements; and
determining if the insurance claim has subrogation potential based on the scores assigned to each of the data elements.
2. The method of claim 1, further comprising:
storing the extracted data elements in data tables corresponding to the insurance claim.
3. The method of claim 1, wherein the analyzing further comprises:
separating the text into words;
collecting the words into groups; and
parsing the groups into the data elements.
4. The method of claim 3, wherein the groups are non-sentence groupings.
5. The method of claim 4, wherein the non-sentence groupings are compared to a dictionary before being entered into the data table.
6. The method of claim 3, wherein the groups are sentences.

7. A method for processing an insurance claim, comprising:
 - receiving text corresponding to the insurance claim;
 - automatically separating the text into groups of words;
 - analyzing the groups of words to extract data elements;
 - assigning a value to each of the data elements, the value reflecting each data element's relevance to claim subrogation potential; and
 - evaluating the values assigned to the data elements to determine whether the insurance claim has subrogation potential.
8. The method of claim 7, wherein the value is a score.
9. The method of claim 7, wherein the values are based on historical data about subrogation of insurance claims.
10. The method of claim 7, wherein the values are based on industry practice regarding subrogation of insurance claims.
11. The method of claim 7, wherein the values are based on state law regarding subrogation of insurance claims.

12. A system for processing insurance claims comprising:
 - a text analyzer that analyzes text associated with an insurance claim and extracts data elements related to the insurance claim's subrogation potential;
 - a rules engine that assigns a score to each of the data elements and determines if the insurance claim has subrogation potential based on the scores assigned to each of the data elements; and
 - a processor to run the text analyzer and the rules engine.
13. The system of claim 12, further comprising:
 - a database for storing the extracted data elements.
14. The system of claim 12, wherein the text analyzer further comprises:
 - a word parser for separating the text into words;
 - a sentence splitter for collecting the words into groups; and
 - a grammatical parser for parsing the groups into the data elements.
15. The method of claim 14, wherein the text analyzer further comprises a specialized dictionary used by at least one of the word parser, the sentence splitter, and the grammatical parser.

16. A system for processing an insurance claim, comprising:
 - a text analyzer that receives text corresponding to the insurance claim, automatically separates the text into groups of words, and analyzes the groups of words to extract data elements;
 - a rules engine that assigns a value to each of the data elements, the value reflecting each data element's relevance to claim subrogation potential, and evaluates the values assigned to the data elements to determine whether the insurance claim has subrogation potential; and
 - a processor that runs the text analyzer.
17. The system of claim 16, further comprising a processor that runs the rules engine.
18. The system of claim 16, wherein the values are based on historical data about subrogation of insurance claims.
19. The system of claim 16, wherein the values are based on industry practice regarding subrogation of insurance claims.
20. The system of claim 16, wherein the values are based on state law regarding subrogation of insurance claims.

21. A computer usable medium having computer readable code embodied therein for processing insurance claims, the computer readable code comprising:

- an analyzing module configured to analyze text associated with an insurance claim to extract data elements related to the insurance claim's subrogation potential;
- an assigning module configured to assign a score to each of the data elements; and
- a determining module configured to determine if the insurance claim has subrogation potential based on the scores assigned to each of the data elements.

22. The computer usable medium of claim 21, further comprising:

- a storing module configured to store the extracted data elements in data tables corresponding to the insurance claim.

23. The computer usable medium of claim 21, wherein the analyzing module further comprises:

- a separating module configured to separate the text into words;
- a collecting module configured to collect the words into groups; and
- a parsing module configured to parse the groups into the data elements.

24. A computer usable medium having computer readable code embodied therein for processing an insurance claim, the computer readable code comprising:

- a receiving module configured to receive text corresponding to the insurance claim;
- a separating module configured to automatically separate the text into groups of words;
- an analyzing module configured to analyze the groups of words to extract data elements;
- an assigning module configured to assign a value to each of the data elements, the value reflecting each data element's relevance to claim subrogation potential; and
- an evaluating module configured to evaluate the values assigned to the data elements to determine whether the insurance claim has subrogation potential.

25. The computer usable medium of claim 24, wherein the value is a score.

26. A method for processing insurance claims comprising:

- analyzing text associated with an insurance claim to extract data elements related to the insurance claim's subrogation potential; and
- determining, as a function of scores associated with at least a set of the data elements, whether the insurance claim is to be referred for subrogation.

27. The method of claim 26, further comprising:

- assigning the scores to the set of data elements.

28. The method of claim 26, wherein the analyzing further comprises:
 - separating the text into words;
 - collecting the words into groups; and
 - parsing the groups into the data elements.
29. The method of claim 26, further comprising:
 - applying a rule that specifies the set of data elements and the scores associated with the set of data elements.
30. A system for processing insurance claims comprising:
 - a text analyzer for analyzing text associated with an insurance claim to extract data elements related to the insurance claim's subrogation potential;
 - a referral engine for determining, as a function of scores associated with at least a set of the data elements, whether the insurance claim is to be referred for subrogation; and
 - a processor to run the text analyzer and the referral engine.
31. The system of claim 30, wherein the referral engine further assigns the scores to the set of data elements.
32. The system of claim 30, wherein the text analyzer further separates the text into words, collects the words into groups, and parses the groups into the data elements.

33. A computer usable medium having computer readable code embodied therein for processing insurance claims, the computer readable code comprising:

an analyzing module configured to analyze text associated with an insurance claim to extract data elements related to the insurance claim's subrogation potential; and

a determining module configured to determine, as a function of scores associated with at least a set of the data elements, whether the insurance claim is to be referred for subrogation; and

34. The computer usable medium of claim 33, further comprising:

an assigning module configured to assign the scores to the set of data elements.

35. The computer usable medium of claim 33, wherein the analyzing module further comprises:

a separating module configured to separate the text into words;
a collecting module configured to collect the words into groups; and
a parsing module configured to parse the groups into the data elements.

36. The computer usable medium of claim 33, further comprising:

a applying module configured to apply a rule that specifies the set of data elements and the scores associated with the set of data elements.